

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: LOREN E. DERUSHA	§	Case No. 08-73262
KIM M. DERUSHA	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2008.
- 2) The plan was confirmed on 09/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/02/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/26/2012.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$96,917.12.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 71,737.25	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 71,737.25</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,548.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,356.44	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,904.44</b>
Attorney fees paid and disclosed by debtor:	\$ 1,450.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,500.00	3,998.00	3,998.00	2,548.00	0.00
BANK OF AMERICA NA	Sec	25,676.00	26,142.18	25,676.00	19,492.52	4,520.98
BANK OF AMERICA NA	Uns	0.00	0.00	466.18	46.62	0.00
CAPITAL ONE AUTO FINANCE	Sec	11,980.00	15,274.50	15,274.50	11,778.80	2,353.03
CAPITAL ONE AUTO FINANCE	Uns	10,917.00	8,351.77	8,351.77	835.18	0.00
CAPITAL ONE AUTO FINANCE	Uns	0.00	10,165.02	10,165.02	1,016.50	0.00
BARCLAYS CAPITAL REAL ESTATE	Sec	10,000.00	18,381.24	1,978.46	1,978.46	0.00
BARCLAYS CAPITAL REAL ESTATE	Sec	3,500.00	3,549.12	382.01	382.01	0.00
BARCLAYS CAPITAL REAL ESTATE	Uns	0.00	0.00	0.00	0.00	0.00
GE CONSUMER FINANCE	Sec	0.00	5,655.74	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	16,000.00	16,037.00	16,037.00	16,037.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	550.39	550.39	55.04	0.00
ANESTHESIA ASSC CRYSTAL VALLE	Uns	319.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,060.00	1,070.94	1,070.94	107.09	0.00
ECAST SETTLEMENT	Uns	835.00	844.44	844.44	84.44	0.00
CCS / FIRST NATIONAL BANK	Uns	0.00	NA	NA	0.00	0.00
CITIBANK USA	Uns	780.00	NA	NA	0.00	0.00
DAVID TOMASZEWSKI	Uns	3,500.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
GOOD SHEPHERD HOSPITAL	Uns	375.00	NA	NA	0.00	0.00
H & R BLOCK	Uns	569.00	NA	NA	0.00	0.00
HSBC BANK N/A	Uns	807.00	807.24	807.24	80.72	0.00
ECAST SETTLEMENT	Uns	13,995.00	14,347.37	14,347.37	1,434.74	0.00
HSBC / TAX	Uns	0.00	NA	NA	0.00	0.00
KIM MFM DR. YAUNG SOO	Uns	60.00	NA	NA	0.00	0.00
NICOR GAS	Uns	84.00	129.50	129.50	12.95	0.00
SHADOW EMERGENCY	Uns	213.00	NA	NA	0.00	0.00
SHADOW EMERGENCY	Uns	43.00	NA	NA	0.00	0.00
SHADOW EMERGENCY	Uns	40.00	NA	NA	0.00	0.00
SHADOW EMERGENCY	Uns	35.00	NA	NA	0.00	0.00
SPRINT NEXTEL-DISTRIBUTIONS	Uns	1,314.00	1,314.06	1,314.06	131.41	0.00
TARGET N.B.	Uns	1,436.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	8,422.00	8,668.85	8,668.85	866.88	0.00
USA CREDIT	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,099.00	2,135.19	2,135.19	213.52	0.00
PORTFOLIO RECOVERY	Uns	1,687.00	1,704.91	1,704.91	170.49	0.00
ZALES / CBSD	Uns	0.00	NA	NA	0.00	0.00
MIKE DERUSHA	Uns	0.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Uns	0.00	969.95	969.95	96.99	0.00
AMERICASH LOANS LLC	Uns	0.00	86.90	86.90	8.69	0.00
AMERICASH LOANS LLC	Uns	0.00	1,795.43	1,795.43	179.54	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	958.51	958.51	95.85	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	727.89	727.89	72.79	0.00
WILLIAM W. LEFEW, TREASURER	Sec	3,462.00	3,462.00	3,462.00	2,780.57	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,360.47	\$ 2,360.47	\$ 0.00
Debt Secured by Vehicle	\$ 40,950.50	\$ 31,271.32	\$ 6,874.01
All Other Secured	\$ 3,462.00	\$ 2,780.57	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 46,772.97	\$ 36,412.36	\$ 6,874.01
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 16,037.00	\$ 16,037.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 16,037.00	\$ 16,037.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 55,094.54	\$ 5,509.44	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,904.44	
Disbursements to Creditors	\$ 64,832.81	
<b>TOTAL DISBURSEMENTS:</b>		\$ 71,737.25

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 05/22/2012

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.